



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
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RICHARD J. CODEY
Acting Governor

DONALD BRYAN
Acting Commissioner

November 21, 2005

Tony DeGregorio
ABLE
168 Hope Rd.
Tinton Falls, NJ 07724

RE: Application for a Special Permit to Issue Charitable Gift Annuities in New Jersey

Dear Mr. DeGregorio:

This will acknowledge your request for an application for a Special Permit to issue Charitable Gift Annuities in New Jersey. Please find enclosed the following items:

1. The application for the Special Permit.
2. Checklist of documents and/or information required of the applicant organization.
3. Proposed Form of Resolution.
4. Copy of N.J.S.A. 17B:17-13.1 (Charitable Annuities).
5. Copy of Order A04-107.
6. Copy of N.J.A.C. 11:4-8 (Charitable Annuities).
7. Copy of N.J.A.C. 11:4-26 (Annuity Mortality Tables).
8. Copy of N.J.S.A. 3B:20-11.1 (Prudent Investor Act).
9. A blank copy of the Annual Statement of the Segregated Gift Annuity Fund.

I have enclosed the list of documents and/or information (item #2) required to accompany the completed application form. When you submit the necessary documents and/or information, please number each item to correspond with the number on the checklist.